

State Peace Officers Council Health and Dental Coverage RFP

January 29, 2010

Questions and Answers

- 1. The claims experience shows 718 lives and the census you sent has 644 lives. Can you tell me why the difference and are we missing some employees?**

The difference is we did not provide retiree census data. This data has been requested from both vendors and will be available the week of February 1st.

- 2. How many eligible lives are there? The experience shows that there were 718 employees participating as of November, 2009, but the census only shows 642 people are participating. Why did the number of employees decline?**

The difference is we did not provide retiree census data. This data has been requested from both vendors and will be available the week of February 1st.

- 3. Who is on which plan in the census file (Blue Access, Blue Advantage, Iowa Select, Program 3 Plus, Deductible 3 Plus)**

SPOC employees can only participate in one plan as a contract holder. We call this plan Alliance Select. The link to the plan certificate (Attachment 10) is as follows:

http://benefits.iowa.gov/benefit_documents/benefit_cert_spoc.pdf.

Please clarify Census Health Codes in Column C:

Employees listed as "00000"

This code indicates an employee who has not selected coverage. While he or she is eligible there will be no claims data for this person.

Employee listed as "SI"

In some cases both spouses are employed by the State. These types of relationships are indicated by the last three digits (800 or 810). A case where a code begins in anything but "AS" for health or "DS" for dental indicates a situation where the SPOC spouse is on a different plan not covered in this RFP. Vendors should view all employees with an AS(DS)800 number as a contract holder. All AS(DS)810 employees are not contract holders and should be treated as an eligible but not the contract holder.

Employee listed as "SN"

Same response as above.

- 4. Does this group offer Pre-65 Retiree coverage? If yes, and there are retirees currently covered, please indicate who they are so we can identify them on the census file.**

Yes, additional retiree census will be provided for both Health and Dental in the next few days.

- 5. What are the employer contributions?**

Please see #9 below.

6. We just wanted to confirm the requested quotes are only for Medical and Dental at this time, is this correct?

This is correct. The RFP indicated other lines of coverage were provided for informational purposes only but were not part of this RFP.

7. What are the broker contributions to the employee and dependant plans?

The State does not utilize a broker.

8. Please provide 24 months of premium experience.

July 1, 2008 Plan Year

Contract Type	Health Insurance				Dental Insurance		
	Total Premium	State Share	Employee Share		Total Premium	State Share	Employee Share
Single	\$ 369.27	\$ 369.27	\$ -		\$ 24.95	\$ 24.95	\$ -
Family	\$ 923.06	\$ 787.88	\$ 135.18		\$ 62.73	\$ 48.09	\$ 14.64
Family Double Spouse	\$ 923.06	\$ 923.06	\$ -		\$ 62.73	\$ 62.73	\$ -

July 1, 2009 Plan Year

Contract Type	Health Insurance				Dental Insurance		
	Total Premium	State Share	Employee Share		Total Premium	State Share	Employee Share
Single	\$ 372.78	\$ 372.78	\$ -		\$ 26.45	\$ 26.45	\$ -
Family	\$ 931.84	\$ 796.66*	\$ 135.18*		\$ 66.49	\$ 51.87	\$ 14.62
Family Double Spouse	\$ 931.84	\$ 931.84	\$ -		\$ 66.49	\$ 66.49	\$ -

* The Family employee share was held constant for the first six of the plan year due to collective bargaining. On January 1, 2010 the State Share went to \$792.06 and the employee share went to \$139.78.

9. Could you share with us the plan document for the current dental benefits? The outline of benefits provided in the RFP does not provide the level of detail we use for rating.

Here is the link to Attachment 10 on our website:

http://benefits.iowa.gov/benefit_documents/dental_certificate_SPOC.pdf.

10. Regarding the evaluation criteria, are points awarded on an “all or nothing” basis, or based on the criteria detail will you award prorated points in each section/weighted measure?

Points will be prorated based on the vendors’ ability to answer questions satisfactorily. The scoring will not be based on an all or nothing basis unless questions are not answered by the vendor.

11. Would you be able to share who will be bidding other than Wellmark?

Wellmark and Delta Dental are the two incumbent vendors other than this, no additional information on who is bidding can be provided.